

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-24097-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carl Gaynor  
aka Carl Ellis Gaynor Jr.  
1109 Hope Rd  
Tinton Falls, NJ 07712-3125

Social Security No.:  
xxx-xx-8806

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 9/17/25.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: September 17, 2025  
JAN: dmi

Jeanne Naughton  
Clerk

In re:  
Carl Gaynor  
Debtor

Case No. 19-24097-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Sep 17, 2025

User: admin  
Form ID: 148

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2025:**

Recip ID	Recipient Name and Address
db	Carl Gaynor, 1109 Hope Rd, Tinton Falls, NJ 07712-3125
cr	+ Carmen Gaynor, 1361 SW Janette Ave, Port Saint Lucie, FL 34953-1222
sp	+ Tanis Deitch, Deitch and Perone, 265 Hwy 36 #203, West Long Branch, NJ 07764-1030
518362627	AMERICAN HEART ASOCIATION PC, PO Box 1207, Neptune, NJ 07754-1207
518362632	FEDLOAN SERVICING, PO Box 60610, Harrisburg, PA 17106-0610
518362634	+ FLAGSTAR BANK, PO BOX 660263, Dallas, TX 75266-0263
518362631	Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610
518362637	New Jersey Division of Taxation, 50 Barrack St Fl 9, Trenton, NJ 08608-2006
518446971	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0272
518362643	+ US DEPARTMENT OF EDUCATION, 3130 Fairview Park Dr Ste 800, Falls Church, VA 22042-4529

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 17 2025 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 17 2025 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: nsm_bk_notices@mrcopper.com	Sep 17 2025 20:48:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
cr	Email/Text: nsm_bk_notices@mrcopper.com	Sep 17 2025 20:48:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
cr	^ MEBN	Sep 17 2025 20:46:39	Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518362628	+ EDI: ATTWIREBK.COM	Sep 18 2025 00:39:00	AT&T, 208 S Akard St, Dallas, TX 75202-4206
518428703	EDI: CRFRSTNA.COM	Sep 18 2025 00:39:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
518362630	EDI: CRFRSTNA.COM	Sep 18 2025 00:39:00	CREDIT FIRST NATL ASSOC, PO Box 81315, Cleveland, OH 44181-0315
518362629	EDI: CAPITALONE.COM	Sep 18 2025 00:39:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
518379688	+ EDI: AIS.COM	Sep 18 2025 00:40:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-3

User: admin

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Date Recd: Sep 17, 2025

Form ID: 148

Total Noticed: 35

518471036	+ EDI: AIS.COM	Sep 18 2025 00:40:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518362633	EDI: CRFRSTNA.COM	Sep 18 2025 00:39:00	Firestone, PO Box 81307, Cleveland, OH 44181-0307
518362635	EDI: IRS.COM	Sep 18 2025 00:39:00	Internal Revenue Service, 310 Lowell St Stop 360, Andover, MA 01810-5430
519712109	^ MEBN	Sep 17 2025 20:46:29	Lakeview Loan Servicing, LLC, 2121 Waukegan Road, Suite 300, Bannockburn, New Jersey 60015, Lakeview Loan Servicing, LLC, 2121 Waukegan Road, Suite 300, Bannockburn, New Jersey 60015-1831
518488327	Email/Text: nsm_bk_notices@mrcooper.com	Sep 17 2025 20:48:00	Lakeview Loan Servicing, LLC, Flagstar Bank, 5151 Corporate Dr, Troy, Michigan 48098-2639
519712108	^ MEBN	Sep 17 2025 20:46:29	Lakeview Loan Servicing, LLC, 2121 Waukegan Road, Suite 300, Bannockburn, New Jersey 60015-1831
520187891	^ MEBN	Sep 17 2025 20:46:46	Nationstar Mortgage LLC as servicing agent for Lak, GROSS POLOWY LLC, 1775 Wehrle Drive, Suite 100, Williamsville NY 14221-7093
518362638	EDI: PRA.COM	Sep 18 2025 00:39:00	PORTFOLIO RECOVERY, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518458450	EDI: PRA.COM	Sep 18 2025 00:39:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518362639	EDI: PRA.COM	Sep 18 2025 00:39:00	Portfolio Recovery Association, Riverside Commerce Center, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518362640	EDI: SYNC	Sep 18 2025 00:39:00	SYNC B/Amazon, PO Box 965036, Orlando, FL 32896-5036
518362641	EDI: SYNC	Sep 18 2025 00:39:00	SYNC B/Walmart, PO Box 965036, Orlando, FL 32896-5036
518362673	^ MEBN	Sep 17 2025 20:45:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518362642	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 17 2025 20:48:00	Toyota Financial Services, PO Box 9786, Cedar Rapids, IA 52409-0004
518432108	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 17 2025 20:47:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518362636	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
aty	##+	Frenkel Lambert Weiss Weissman & Gordan, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
sp	##+	Edward Hanratty, Law Office of Edward Hanratty, 80 Court Street, Freehold, NJ 07728-1755

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

**belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Ashley Pascuzzi	on behalf of Creditor Lakeview Loan Servicing LLC ecfnotices@grosspolowy.com
Courtney R. Shed	on behalf of Creditor Nationstar Mortgage LLC as servicing agent for Lakeview Loan Servicing LLC cshed@grosspolowy.com, ecfnotices@grosspolowy.com
Courtney R. Shed	on behalf of Creditor Nationstar Mortgage LLC cshed@grosspolowy.com ecfnotices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Douglas J. McDonough	on behalf of Creditor Lakeview Loan Servicing LLC dmcgonough@flwlaw.com, NJbkyecf@flwlaw.com
Douglas J. McDonough	on behalf of Creditor Nationstar Mortgage LLC dmcdonough@flwlaw.com NJbkyecf@flwlaw.com
Edward Hanratty	on behalf of Debtor Carl Gaynor thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com;Hanratty.EduardB125590@notify.bestcase.com
Elizabeth L. Wassall	on behalf of Creditor Lakeview Loan Servicing LLC ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Heather Lynn Anderson	on behalf of Creditor State Of New Jersey Division Of Taxation heather.anderson@law.dol.lps.state.nj.us
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel	on behalf of Creditor Carmen Gaynor brumellawecf@gmail.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 15